BANK CLEARINGS AGAIN HIT HIGH-WATER MARK

Total for August, \$122,383,194, a Gain as Compared With Sum of \$52,320,346 for Last August.

RESERVE BANK STATEMENT

Total Amount of Bills Discounted and Bought During Week Was \$6,-836,000-Consolidated Statement for All Twelve Banks.

Richmond bank clearings again broke all previous records last week for six Hens, pou all previous records last week for six days business, the report of the Clearing-House Association, issued yesterday afternoon after the close of the business day, showing a total of \$28,291.

666, as compared with \$16,508,019 for the corresponding week of last year, the corresponding week of last year.

on. The bank has a gold reserve of per cent against its net deposit lia-

agent 8,714,000 Gold redemption fund...... 834,000 Total gold reserve \$51,021,000 Legal tender notes, silver c.r-tificates and subsidiary

coin Bills discounted and nought .. 16,428,000 United States government certificates 3,121,000 Total earning assets \$13,549,000 Uncollected items...... 12,295,000 National bank notes...... 68,000 68,000 Due from other Federal -e-of certificates of indebted-

ness of August 28...... 1,797,000 All other resources...... 197,000\$88,964,000 Total resources. Liabilities. 3,475,000 except amounts rede-

cial account—sale of certificates of indebtedness of serve accounts...... 36,921,000 ollection items...... 9,125,000 Federal reserve notes in ac-Lual circulation....... 21,358,000
All other liabilities....... 249,000 Total liabilities \$88,964,000 Gold reserve against net deposit liability, 90 per cent.

ending August 31, 1917\$ 6,336,000 CONSOLIDATED STATEMENT FOR ALL TWELVE BANKS

WASHINGTON, September 1.—An increase of approximately \$57,000,000 in total resources was recorded during the week by Federal reserve banks. The condition of banks, August 31 was as

Gold coin and certificates Total gold held by banks\$ 853,234,000 Gold with Federal reserve Total gold reserve ... \$1,353,498,000 egal tender notes, sil-ver, etc.....

52,610,000 Total reserves \$1,406,108,000 154,591,000 Total bills on hand \$ 301,906,000 United States government long-term securities.... United States government 45,406,000 short-term securities... Municipal warrants.....

32,521,000 1,230,000 Total earning assets. \$ 381,063,000 Due from other Federal reserve banks-net..... 10.233.000 Uncollected items..... Total deductions from gross deposits.....\$ 270,417,000 per cent redemption fund against Federal reserve bank notes......

All other resources. 293,000 Total resources.....\$2,058,381,000 Linbilities. 154,358,000 Due to members-reserve clearing account..... 28,903,000 Collection items...... 140,278,000 Total gross deposits. . \$1,393,343,000 Federal reserve notes in 587,915,000

reder reserve bank notes in culation—net liaother liabilities, includies foreign govern-men credits.....

Total liabilities.....\$2,058,381,000 Gold reserve against net deposit liabilities, 75.2 per cent.
Gold and lawful money reserve

against net deposit liabilities, 79.9 per cent. Gold reserve against Federal reserve notes in actual circulation, \$5.1 per

Markets

NEW YORK, September paper, 5@5%. Sterling: sixty-day bills, \$4.72; commercial sixty-day bills on banks, \$4.71%; commercial sixty-day bills, \$4.71%; demand, \$4.75 9-16; cables, \$4.76 7-15; bar sliver, 30%; Mexican dollars, 71.

NEW YORK PRODUCE MARKET. NEW YORK, September 1.-Butter, firm

RICHMOND PRODUCE MARKET. ness day, showing a total of \$28,291,-666, as compared with \$16,508,019 for the corresponding week of last year, showing an increase of \$11,783,647. The clearings for one month have shown large increases over those of last year, but the unusual increase last week was attributed to the activity incident to the first of the month.

Featuring the report of the clearing association yesterday, however, were the figures for the month of August. The clearings aggregated \$122,383,194, as compared with \$70,062,848 for the same month of last year, showing the tremendous gain of \$52,320,346. Clearings yesterday totaled \$1,138,618, and indicate that September will show a substantial increase over the same period of last year.

Business at the Richmond Federal Reserve Bank continued heavy last week, the institution buying and discounting a total of \$6,336,000 in bills during the week ending Friday afternoon. The bank has a gold reserve of \$00 per cent against its net deposit lia-

RICHMOND FRUIT MARKET.

CHICAGO GRAIN MARKET.

CHICAGO, September 1.—Corn showed an easy tone to-day. Holders of abundant stocks oftered freely and shorts seemed to have satisfied their wants. Preholiday duliness prevailed in view of the two days closing over Labor Day. Frosts in the Northwest were generally ignored though with cooler weather coming they were expected to be a builtish factor. The buying was mainly on resting orders. The close was weak % to 1½ cent lower, with December at 1.12½ cent lower with December at 1.12½ cent lower. Provisions advanced with a firm understone and a moderate shipping demand.

Wiffsale— Uses. High. Low. Closa. HEAT Over High Low. Close Futures not quoted. Oct. _____ 43.40 43.40 43.35 43.40

irginia, bag lots, wihte 1 75 an 1 w

STRAW-Loose-pressed, large bales n innilnilnil-FEE-D-Car Lous:
Shipstuff, winter
sran, winter
Stran, winter
Stran, spring
Bign, spring @ 11 50

CHICAGO LIVE STOCK MARKET. CHICAGO, September 1.—Hogs: receipts, 3,500; early top, \$18.85; bulk, \$17.60@\$17.75; light, \$17.00@\$18.75; mixed, \$16.85@\$18.75; heavy, \$16.85@\$18.75; rough, \$16.85@\$17.15; pigs, \$12.50@\$18.50; rough, \$16.85@\$17.15; pigs, \$12.50@\$18.50. Western steers, \$7.00@\$14.00; stockers and feeders, \$6.00@\$9.20; cows and helfers, \$4.85@\$13.55; calves, \$12.00@\$16.60. Sheep: reseipts. Sheep: receipts, 4,000, steady; wethers, \$8.00@ \$11.35; lambs, \$11.25@ \$17.75.

RICHMOND LIVE STOCK MARKET.

(Saies at Union Stock Yards.)

Richmond, Va., September 1, 1917.

Report for week ending August 27:
Choice steers, 11611½; medium to good.
9310½; common to fair, 7684. Choice heliers, 969½; medium to good. 7468½;
common to fair, 667½. Choice cowa, 76½;
medium to good. 6½,67½; common to fair, 566. Best oxen, 569; medium to good. 6½,67½;
common to fair, 5½,65½. Best heavy buils, 7½,68; light, 667. Best caves, 12613½;
common to fair, 10611½. Best heavy hogs.
16; medium weight, 15½,616; shoats, 126114;
sows and stars, 10612. Beat sheep, 168;
common to fair, 5664. Choice spring lambs, sows and stags, 10012 Best heavy hoga, sows and stags, 10012 Best sheen, 12014; common to fair, 5064. Choice spring lambs, 14015; medium, 120124.

MISCELLANEOUS MARKETS.



New High Record for Modern Times
Silver is rapidly remonetizing
itself. The purchasing power of
gold is decreasing and the price of
silver is rising, thus economically
tending to bring values of these
metals closer together. The silver
stocks are advancing in sympathy
with quotations on the white metal.
There is only one safe rule to be
guided by in the stock market, and
that is, advancing quotations for
products will be reflected by higher
earnings and consequently higher
market quotations. Just as advancing prices for copper or steel
products are reflected by higher
quotations for copper and steel
stocks, so higher prices for silver
metal mean higher prices for silver
metal mean higher prices for silver
stocks.
Our latest Silver Summary will

or stocks.

Our latest Silver Summary will live you full information regarding to silver market, as well as many aluable suggestions regarding andard silver securities which enough wide markets. A copy will be ent free upon request.

HOWARDARILEYE STOCK BROKERS,

20 Broad St., New York Land Title Building, Philadelphia. and yarns were quiet to-day, owing to the general closing movement. Knit goods were steady, Local jobbers report a very large movement of merchandise during August.

NAVAL STORES.

SAVANNAH, GA., September 1.—Turpentine, firm, 33½; sales, 173 casks; receipts, 214 casks; shipments, none; stock, 35,297 casks, Rosin, firm; sales, 1,139 barrels; receipts, 1,469 barrels; shipments, none; stock, 34,452 barrels, Quote; 18, D. F. 5,29½; F. 5,296,5,452 G. 5,256,57½; H. 5,27½; 65,39; N. 6,50 £6,75; WG, 7,90@7,10; WW, 7,15,67,25.

PETERSBURG PEANUT MARKET.
(Reported by Rodgers, Plummer & Co., Inc.)
PETERSBURG, VA., September I.—Spanish—Farmers' stock, nominal. Virginias—Farmers' stock, nominal. Fancy Jumbo, 7c per pound; extra prime, 6½c per pound; prime, 6c per pound.

Dry Goods Review.

NEW YORK. September 1—Gray cotton goods markets have been weak for several days, and prices are now down more than 1 cent a yord on some of the staple constructions of print cloths. This is more than the average decline, however, and is not fully reflected even in lightweight sheetings. Yarn markets also continue easy, with prices sagging. The Jobbing trade of the country reports, proof movement of merchandise on past orders, but Jobbers as a rule, are not buying freely at this time. Retail trade in large centers shows a distinct trend to economical buying on the part of consumers. Government cotton goods orders continue farge, and they are taking up a very substantial part of the output of the mills for the balance of this year, and well into next year on some chiths. Export trade is fair, but not as active as a month ago. The finished goods markets rule generally very steady, many orders being past due and mills being unable to maintain a capacity output on account of labor conditions. Curlously enough, this contraction of output has not been noted in any large way in the decreased consumption of cotton, as mills are generally working on lower average numbers of yarms and are using cotton freely. Confidence that consumption of merchandise will be large this fall is based upon the full money returns from crops, and the activity of all laborers at high wages. Prices are irregular and are quoted as follows: Print cloths, 25-inch, 64x64's, 10½ cents; brown sheetings, Southern standards, 15½ cents and 16½; denims, 2.20 indigo, 23 cents; tickings, 5-ounce, 35 cents; staple ginghams, 15 cents; standard prints, 12½ cents; dress ginghams, 17½ cents.

NOTHING TO BE FEARED

Raising of Big Money by This Country for War Will Not Hurt

Business. NEW YORK, September 1 .- In their weekly letter on business and finance, issued to-day. Henry Clews & Co. say:
Another factor of uneasiness has been the gigantic appropriations, reported as high as \$20,000,000,000 for the current. wonder where such vast sums are to be obtained without injury to the development of industry. There is no reason, however, for exaggerated alarm. About \$7,000,000,000 of this money will be appropriated to our allies for expenditures here. Another big sum will go to the Shipping Board for new ships. Both these items must be regarded as assets and the regarded as assets, and the penditures will stimulate industry at home. Our own future outlays for the war are estimated at about \$10,-000,000,000, which sum, huge as it to meet, because it is simply author-ized, and will serve to carry the war vell beyond the fiscal year. thorization of these vast amounts does not mean their immediate withdrawal. They will be raised gradually, and must be an exhibition to Germany of determination to carry the war to a successful finish.

SOY BEAN IMPORTATION

Carolina Oll Mills Making Practical Demonstration to Create Greater Interest in Bean Culture.

WILSON, N. C., September 1 .- The cotton-oil mills in this city and also at Lillington, both owned and operated by the Farmers' Cotton Oil Company, commenced this week the crushing of soy beans that the company imported a short while ago through Wilmington from Manchuria. The first shipment consisted of 3,000 tons of the beans, 2,000 tons of which will he crushed in the mill in this city and 1,000 in the mill at Lillington.

It is the aim of the company to complete the work of converting these soy beans from afar into cil and other products before the cotton seed are ready for crushing, and it is expect ed the operation will increase the interest in soy-bean culture in all of this section of North Carolina. The Cotton Oil Mills Company hopes by this demonstration to so largely increase the culture of the beans in these parts as culture in all of this to have grown by another year suf-ficient material to keep the mills go-ing all the year around, the idea being to use the mills in crushing the beads after the cotton-seed supply shall be exhausted.

Sewer System for Abingdon. BRISTOL, VA., September 1.-The nistoric town of Abingdon, without a sewer system throughout the past, has let a contract for the work of laying sewers on its principal streets. The work, which represents an investment of \$25,000, has been awarded to a Chattanooga firm.

卐

THE SOUTH IN THE SADDLE; SHE IS FEEDING THE WORLD

I'his Year's Grain Crop Something That Is Wonderful-Value of Cerenis Surpassed Expectation.

The figures of the Manufacturers' Record on this year's grain crop of the South, as made up from the reports and estimates of the United States government, are encouraging. to say the least of them. That journal says:

This year's grain crop in the South will likely exceed by \$1,000,000,000 the value of last year's cotton crop, which amounted to nearly \$1,500,000,000, which was by several hundred million dollars the most valuable cotton

This year's corn crop in the South based on August 1 conditions, will probably exceed 1,200,000,000 bushels. At a low valuation of \$1.50 per bushel -and we think it will equal this on the average during the year—this crop alone would be worth \$1,800.000,000, or \$300,000,000 more than last year's wonderful cotton-crop valuation The value of the South's wheat crop, on the basis of \$2 per bushel, which is

probably below the average at which fore, if the average price does not go any higher than the figures quoted, would be about \$2.250,000,000, but we

believe the final valuation will come near \$2,500,000,000. The petato crop of the South, in-cluding white and sweet potatoes, promises to be worth more than \$150,-

The total quantity of grain-wheat, corn, oats, rice and rye-will probably be not far from 1,000,000,000 bushels.

BUSY BEEKEEPERS TALK

BLACKSBURG, VA., September 1 .-One of the novel features of the recent the current year. These are stagger-ing figures. It is quite natural to wonder where such vast sums are to generally been omitted from the pro-gram of agricultural meetings. The meeting this year was arranged in reterested persons, and was attended by beekeepers from various parts of the State, a number of people coming to Blacksburg to assist in the organiza-

tion of a beekeepers' association.
George S. Demuth, of the Bee Culture Laboratory, at Washington, dis-cussed the "prevention of swarming," and also "wintering of bees." These subjects proved very interesting to the beekeepers. In outlining the various factors that had to do with the win-tering of bees Mr. Demuth described different effects of the various kinds of feeds.

F. M. Baldwin, of Sanford, Fla., demonstrated a method of introducing queens. During the meeting the beekeepers

organized the Virginia Beckeepers' As-sociation. The following officers were elected: president, T. C. Asher, Brookneal; vice-president, W. F. Cox. Danville; executive committee, W. H. Dunigan, Gratton, and E. C. Spain, Church Road; secretary, W. J. Schoene, Blacks-

> The Only Curb House In the South

Silver Stock

With silver at its highest price since 1892, does it seem unreasonable to look for an upward movement in the various Silver

Write or phone for a list of the best dividend paying Silver securities and let us show you the market possibilities in these is-

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Stock Brokers. Randolph 4167. 805 E. Main St., Richmond, Va.

Main Office: 42 Broadway, New York City. Branches: Boston. Philadelphia, Atlantic City, Newark, Baltimore, Washington.

SOUTH HILL REBUILDING

Modern Brick Structures Going Up Where Frame Buildings Once Stood-Two New Churches.

SOUTH HILL, VA., September 1.-It has been said by some one that a destructive fire in a town like South Hill usually turns out to be anything but So it seems here. It will be remembered that a few months ago the flames destroyed property in the business part of South Hill to the amount of but little if any less than \$100,000, including buildings and con-tents. The area over which the flames swept will soon be covered with substantial brick buildings, taking the place of wooden structures, and, in most eases, much smaller and less pretenious buildings.

The Virginia Warehouse Company is ebuilding its burned down establishments at a cost of \$15,000. The Mc-Donald Garage is being rebuilt on the old site, and it will be a building double the value of the old one. The Roberts Tobacco Company is preparing to build an up-to-date tobacco stemmery on the site of the one that was burned, which will be much larger and equipped with the very latest machinery, etc., all of which will increase the capacity probably below the average at which it will sell, would be \$283,000,000, while oats, rice and rye will likely yield \$175,090,000 or more.

The value of these grain crops, therebuild its large tobacco prizery at the location.

same location. The remaining lot in the burned area was covered before the fire by the large sale stables of J. A. Holmes. On this lot stores will be built at a cost of not less than \$8,000, exclusive of fixtures.

The building boom in South Hill is not confined to the burned district. These are wonderful illustrations of the amazing values which the South this year receive for some of its agricultural products.

These are wonderful illustrations of the burned district. Planters' Warehouse is going up at a cost of \$20,000. The Banner Warehouse, costing \$7,000, is nearing completion. A new Methodist Church, to pletion. A new Methodist Church, to cost \$15,000, and a \$10,000 Baptist Church are nearly half completed. On the site of the old Methodist Church there is a new block of stores, three n number, just completed at a cos of about \$15,000. On the site formerly occupied by the South Hill Hardware Company and Ogburn Lambert Co., destroyed by fire about eight months ago

the above, the Citizens' Bank is pre-paring foundations for their new bank building, to cost \$12,000. ception of the churches, are on the south side of the town, and it seems as if the business is drifting to the to-

bacco section. eral private residences at moderate

A BUSY STATE COLLEGE

School Keeping Right at It All the Year Around.

A special from Raleigh to the Manu facturers' Record says: The North Carolina State College of Agriculture and Engineering at Raleigh has set ou constant and varied usefulness. soon as its regular term ended a sum-mer school for teachers began, a which nearly 600 attended. The day after this ended 750 troops of the Na lonal Guard ordered to Raleigh filled the dormitories and the mess Next came 533 boys and forty-three girls to take the summer short course in corn club, pig club, poultry club, canning club and other activities. This is a record in the United States in point of attendance of boys and girls at such a course, and it is 75 per cent greater than that of last year in this course at this college. To-day the State Farmers' Convention, composed of farmers and their wives and sisters began, with a record attendance of about 1,200. The ninety United States farm demonstration agents in the State were in convention during the summer short course, and will be here through the farmers' convention week, which draws specialists of high degree, headed by Bradford Knapp.

Carolina Capital in Botetourt County. SPRINGWOOD, VA., September 1.-Capitalists of North Carolina have ac quired property here, and the informa

Meal

Seed

We are now in position to furnish con-

tracts for fall and winter deliveries of

COTTON SEED MEAL and all FER-

TILIZER MATERIALS. Wire, phone or

TAYLOR COMMISSION CO.

1510-11-12-12 MEALET BLDG., ATLANTA, GA.

write for delivered prices.

INCORPORATED 1832

VIRGINIA FIRE AND MARINE

Insurance Co. of Richmond, Va.

Assets. January 1, 1917 - - - \$2,009,769.00

Net Surplus - - - - - 834,176.00

Surplus to Policyholders - - . 1,084,176.00

Wm. H. Palmer, Pres. E. B. Addison, V.-Pres. W. H. McCarthy, Secy.

B. C. Lewis, Jr., Treas.

Cotton

WORK IN BURNED ZONE

Brick Structures Going Up

a new block has sprung up, consisting of a hardware store, a grocery, a garage and a double store for general merchandise. This block is valued at something like \$60,000. In addition to dicated by the fact that land has been All of these buildings, with the ex- be incorporated with at least \$300,000

Abnormal Paper Prices

Affect the cost of all commodities purchased through the ordinary channels of trade.

In every case

The Public Pays

Paper prices can be reduced by lessening consumption of book and bond papers and saving all grades for sale to waste paper



THRIFT Compound Interest Paid on Savings BROADWAY NAT'L BANK

> Consult Us on Investments. CASKIE G. BURCH & CO., Bond and Stock Brokers. 1015 E. Main St.

> > RAILROADS

Nortolk & Western Railway OPTUIK C. W CSICIH MAHWAY
ONLY ALL-RAIL LINE TO NORFOLK.
Leave Byrd Street Station. Richmone.
OR NORFOLK. 19:25 A. Al., 2:30 A. M.
3:00 P. M., 43:45 P. M. 19: M. 19: M. M.
FOR LYNCHBURG AND THE WEST.
6:25 A. M., 2:50 A. M., 3:00 P. M., 2:18
Arrive Richmond from Norfolk: 11:48
A. M., 6:35 P. M., 2:00 P. M. From the
west: 16:15 A. M., 28:40 A. M., 12:10 P. M.
1:50 P. M., 6:17 P. M., 2:00 P. M.

*Dally, IDaily except Sunday, ISunday.

Atlantic Coast Line

The Standard Railroud of the South.

EFFECTIVE JULY 28, 1917.

TRAINS LEAVE RICHMOND DAILY.

For Florida and South: 8:15 A. M. and:
135 P. M., 12:00 A. M., 9:00 A. M., 2:00

P. M., 4:00 P. M., 13:45 P. M.

For N. & W. Hy., West: 6:25 A. M., 9:50

L. M., 3:00 P. M., 9:35 P. M.

For Petersburg: 12:50 A. M., 6:25 A. M., 3:06

A. M., 4:00 P. M., 13:45 P. M., 5:56 P. M., 3:07

S. M., 4:00 P. M., 13:45 P. M., 5:56 P. M., 5:07

To Goldsboro and Fayetteville: 4:08

Trains arrive Richmond delive 5:40 M. Trains arrive Richmond daily: 5:05 A.M., 5:A. M., 6:15 A. M., 5:40 A. M., 11:46 M., 2:10 P. M., 11:50 P. M., 6:17 P. M., 5:5 P. M., 7:00 P. M., Except Sunday, † Sunday only, Time of arrival and departure and concellons not guaranteed.

Richmond& Petersburg Electric Ry.

Southern Railway System

Keysville, Chase City and Oxford-week days,
York River Line-7:35 A. M. and 4:12
York River Line-7:35 A. M. and 4:12
York River Line-7:35 A. M. and 4:12
P. M. daily local to West Point; 5:10 P. M. daily,
except Sunday, Steamer Train Conrecting for Baitimore.
Trains Arrive Kuchmond-From the SomeTrains Arrive Kuchmond-From the SomeTrains Arrive Kuchmond-From the SomeTrains Arrive Kuchmond-From West
Foliat. 9:40 A. M. except Sunday. From West
Foliat: 9:40 A. M. and 5:15 P. M. daily,
except Mondays of the Steam State Phone Madlson 273.
Office 907 E. Main St. Phone Madlson 273. Richmond and Chesapeake Bay Railway Company Schedule Subject to Change Without
Schedule Subject to Change Without
Trains leave Richmond b*5:50 A. M. *7.
A. M., b8 A. M., 9 A. M., *10 A. M. 11
A. M., 1 P. M., 2 P. M., 3 P. M., b4 P. M.,
6:20 P. M., 6:20 P. M., 7:10 P. M., b8 P. M.,
Trains leave Ashland *5:50 A. M., b*7.
M., 8 A. M., b9 A. M., 10 A. M. **11 A. M.,
12 noon, **1 P. M., 2 P. M., 3 P. M.,
*12 noon, **1 P. M., 2 P. M., 3 P. M.,
*13 noon, **1 P. M., 2 P. M., 3 P. M.,
*14 noon, **1 P. M., 6:20 P. M., 3 P. M.,
*15 noon, **1 P. M., 6:20 P. M., 3 P. M.,
*16 noon, **1 P. M., 6:20 P. M., 3 P. M.,
*17 noon, **1 P. M., 6:20 P. M., 3 P. M.,
*18 noon, **1 P. M., 6:20 P. M., 5:20 P. M.,
*19 N., b5:20 P. M., 6:20 P. M., 5:20 P. M.,
*19 N., b5:20 P. M., 6:20 P. M., 5:20 P. M.,
*19 N., b5:20 P. M., 6:20 P. M., 5:20 P. M.,
*10 N., b5:20 P. M., 6:20 P. M., 5:20 P. M.,
*10 N., b5:20 P. M., 6:20 P. M., 5:20 P. M.,
*11 N., b5:20 P. M., 6:20 P. M.,
*12 N., b5:20 P. M., 6:20 P. M.,
*13 N., b5:20 P. M., 6:20 P. M.,
*14 N., b5:20 P. M., 6:20 P. M.,
*15 N., b5:20 P. M., 6:20 P. M.,
*16 N., b5:20 P. M., 6:20 P. M.,
*17 N., b5:20 P. M., 6:20 P. M.,
*18 N., b5:20 P. M.,
*18 N., b5:20 P. M., 6:20 P. M.,
*18 N., b5:20 P. M.,
*18

CHESAPEAKE & OHIO RAILWAY

Daily. †Except Sundax seaboard Air Line Kailway Company Cabudiu An Line Railway of the South.

Trains leave daily: 9 A. M., Norlina local;
12:50 P. M., Sleepers Atlanta and Jacksonville. 6:35 P. M., sleepers Jackson-ville. St.
Petersburg. Columbia, coaches; 12:55 A.
M., sleepers Atlanta, Birmingham, JacksonBritish and Miami, Trains arrive
5:20 A. M., 7:52 A. M., 5:20 P. M.

Richmond, Bredericksburg & Potomac R. R. Te and from Washington and beyond-Dally.

V. Rich'd At 5.15 AM Ar. Rich'd 17.50 AM 15.27 AM 17.50 AM 12.40 PM 12.50 PM 12.50 PM 12.50 PM 12.50 PM 12.50 PM 12.50 PM 12.55 PM Richmond-Washington Local Ly. \$1:50 PM. reck days; 24.15 PM, Sundays; Ar. 211.25 AM, ally. Fredericksburg Accom. week days, Lv. L15 PM; Ar. 83.10 AM. Ashland Accom, week ays, Lv. 77.25 AM, 6.30 PM; Ar. 80.30 AM, 5.42 PM

AElba ticket and baggage offices not open or this train. • Main St. Sta. Llyrd St. Sta. (stopping at Elba). • Elba Sta. STEAMBOATS Old Dominion Line

frequently overlook the fact that their long training and experience enable them to settle, with dispatch and good judgment, those affairs of business which would weigh heavily upon the peace

Trust Company, such as this one, to act as Executor of your will? By so doing your loved ones will always have able counsellors at hand.

It is not generally known, we believe, that a Trust Company can charge no more for its services than the personal executor can charge. The law regulates this matter.

Our officers will be pleased to talk things over,

Virginia Trust Co.

The "Safe Executor." 1106 East Main Street,

P. S .- The above ad (originally run by a Pittsburgh

Men of Affairs

of mind of their less experienced loved ones.

Is it not the part of wisdom to appoint a strong

and invite the reader to call. Confidential.

Richmond, Va.

Trust Co.) certainly hits the nail on the head. Will the reader please lift his eye and read it again-ther come to see us?

Insurance

Personal

Liability

If you own an automobile you cannot afford to be without personal liability insurance, because it protects you from money loss in case your machine is involved in an accident and suit is brought against you for "Glad to talk it over without ob-

B. HATKE

Tel. Madison 4291. Richmond, Va.

Given to Hospitality

Nothing pleases us more than to have our friends and customers drop in to see us when they come to the city. We are serious about this-we can take you and show you on what property those 6% First Mortgages are secured.

> Pollard & Bagby, Inc. 1102 East Main Street.

Your Interests

will be scrupulously cared for if they are in the hands of this Company. :冷观型和显得。

Our experience as an Executor and Trustee, our facilities in Banking and in Real Estate enables us to care for an estate promptly, efficiently and at a minimum cost.

Correspondence Invited.

RICHMOND TRUST

& SAVINGS CO. Capital One Million Dollars

7th and Main Streets